

**Information to identify the case:**

Debtor 1	<b>Michelle A. Hoffstead</b>	Social Security number or ITIN	xxx-xx-2538
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-23029-RG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle A. Hoffstead

3/5/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michelle A. Hoffstead  
 Debtor

Case No. 16-23029-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Mar 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2019.

db +Michelle A. Hoffstead, 3 3rd Street, Englewood Cliffs, NJ 07632-1423  
 cr +Nationstar Mortgage LLC, as servicer for Wilmington, P. O. Box 9013, Addison, TX 75001-9013  
 cr +Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853  
 cr +Wilmington Trust National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 516275333 +Citibank/Exxon Mobile, Citicorp Credit Svcs/Centralized Bankru, Po Box 790040, St Louis, MO 63179-0040  
 516275339 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593  
 516275340 +First National Bank, P.O. Box 3412, Omaha, NE 68197-0001  
 516277846 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
 516364362 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 516275346 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
 516275345 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516275347 Pay Pal, P.O. Box 105658, Atlanta, GA 30348-5658  
 516275348 +Ras Citron, 130 Clinton Rd, Suite 202, Fairfield, NJ 07004-2927  
 516275349 +Society Hill at Jersey City, 266 Willow St., Jersey City, NJ 07305-4873  
 516363102 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516275350 Toyota Motor Credit Co, See Branch Listings, Brea, CA 92621  
 516472566 +WILMINGTON TRUST, N.A., Trustee(See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2019 00:11:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 06 2019 00:11:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516347674 EDI: BECKLEE.COM Mar 06 2019 04:33:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516275324 +EDI: AMEREXPR.COM Mar 06 2019 04:33:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 516275327 E-mail/Text: bankruptcies.notifications@bcu.org Mar 06 2019 00:11:55 Baxter Credit Union, 340 N. Milwaukee Ave, Vernon Hills, IL 60061  
 516275325 +EDI: TSYS2.COM Mar 06 2019 04:33:00 Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
 516275326 +EDI: TSYS2.COM Mar 06 2019 04:33:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 516275329 EDI: CAPITALONE.COM Mar 06 2019 04:33:00 Capital One, Po Box 85015, Richmond, VA 23285  
 516275330 +EDI: CAPITALONE.COM Mar 06 2019 04:33:00 Capital One, Po Box 5253, Carol Stream, IL 60197-5253  
 516275328 +EDI: CAPITALONE.COM Mar 06 2019 04:33:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
 516361308 EDI: CAPITALONE.COM Mar 06 2019 04:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516275331 +EDI: CHASE.COM Mar 06 2019 04:33:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 516275332 +EDI: CHASE.COM Mar 06 2019 04:33:00 Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 516275334 +EDI: CITICORP.COM Mar 06 2019 04:33:00 Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497  
 516410696 +E-mail/Text: bncmail@w-legal.com Mar 06 2019 00:11:43 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 516275335 +EDI: RCSFNBMARIN.COM Mar 06 2019 04:33:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
 516275336 +EDI: RCSFNBMARIN.COM Mar 06 2019 04:33:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
 516275338 EDI: DISCOVER.COM Mar 06 2019 04:33:00 Discover Financial, Po Box 15316, Wilmington, DE 19850  
 516284500 EDI: DISCOVER.COM Mar 06 2019 04:33:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516275337 +EDI: DISCOVER.COM Mar 06 2019 04:33:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 516275342 +E-mail/Text: bankruptcy.notices@hdfsi.com Mar 06 2019 00:12:07 Harley Davidson Financial, Po Box 21829, Carson City, NV 89721-1829  
 516275341 +E-mail/Text: bankruptcy.notices@hdfsi.com Mar 06 2019 00:12:07 Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048  
 516336828 EDI: MERRICKBANK.COM Mar 06 2019 04:33:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 516275344 +EDI: MERRICKBANK.COM Mar 06 2019 04:33:00 Merrick Bank/Geico Card, Po Box 9201, Old Bethpage, NY 11804-9001

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Mar 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516275343 +EDI: MERRICKBANK.COM Mar 06 2019 04:33:00 Merrick Bank/Geico Card, Po Box 23356,  
Pittsburg, PA 15222-6356

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC, as servicer for  
Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for  
Structured Asset Mortgage Investments II Trust 2007-AR3, Mortgage NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
Kevin M. Buttery on behalf of Creditor Wilmington Trust National Association  
kevinbuttery@gmail.com  
Kevin M. Buttery on behalf of Creditor Wilmington Trust, National Association, as Successor  
Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust  
2007-AR3, Mortgage Passthrough Certificates, Series 2007-A bkyefile@rasflaw.com  
Laura M. Egerman on behalf of Creditor Wilmington Trust National Association  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Scott E. Tanne on behalf of Debtor Michelle A. Hoffstead ecf@tannelaw.com,  
tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com  
Sindi Mncina on behalf of Creditor Wilmington Trust, National Association, as Successor  
Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust  
2007-AR3, Mortgage Passthrough Certificates, Series 2007-A smncina@rascrane.com  
Sindi Mncina on behalf of Creditor Wilmington Trust National Association smncina@rascrane.com  
TOTAL: 9